



UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

**Caption in Compliance with D.N.J. LBR 9004-1( b)**

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PNC Bank, National Association

Order Filed on September 26, 2024  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

In Re:  
Shelley D. Windos  
Debtor  
Gerald Windos  
Co-Debtor

Case No: 24-11344 MBK

Hearing Date:

Judge: Michael B. Kaplan  
Chapter: 13

Recommend Local Form       Followed       Modified

**ORDER VACATING STAY & CO-DEBTOR STAY**

The relief set forth on the following page is hereby ordered **ORDERED**.

**DATED: September 26, 2024**

A handwritten signature in black ink, appearing to read "Michael B. Kaplan".  
\_\_\_\_\_  
Honorable Michael B. Kaplan  
United States Bankruptcy Judge

Upon the motion of PNC Bank, National Association, under Bankruptcy Code section 362(d) for relief from the automatic stay as to certain property as hereinafter set forth, and for cause shown, it is

ORDERED that the motion is granted and the stay is terminated to permit the movant to institute or resume and prosecute to conclusion one or more actions in the court(s) of appropriate jurisdiction to pursue the movant's rights in the following:

Real Property More Fully Described as:

**Land and premises commonly known as Lot 13.01, Block 119, 74 Robins Place,  
Metuchen NJ 08840**

Personal Property More Fully Describes as:

It is further ORDERED that the movant, its successors or assignees, may proceed with its rights and remedies under the terms of the subject Mortgage and pursue its State Court remedies including, but not limited to, taking the Property to Sheriff's Sale, in addition to potentially pursuing other loss mitigation alternatives, including, but not limited to, a loan modification, short sale or deed-in-lieu foreclosure. Additionally, any purchaser of the Property at Sheriff's Sale (or purchaser's assignee) may take any legal action for enforcement of its right to possession of the Property.

It is further ORDERED that the movant may join the debtor and any trustee appointed in this case as defendants in its action(s) irrespective of any conversion to any other chapter of the Bankruptcy Code.

It is further ORDERED that the movant shall be permitted to reasonably communicate with Debtor(s) and Debtor(s)' counsel to the extent necessary to comply with applicable non-bankruptcy law.

It is further ORDERED that the Trustee is directed to cease in making any further distributions to the Creditor.

It is further ORDERED that the Co-Debtor Stay be vacated.

The movant shall serve this order on the debtor, any trustee and any other party who entered an appearance on the motion.